

WHAT IS CLAIMED IS:

1. A computerized method for determining a credit line to be issued by a financial service provider to an applicant business entity, said method comprising:

collecting financial data for said applicant entity;

processing the collected financial data to determine a base amount for said credit line; and

adjusting said base credit line based on the output from an evidential reasoning tool to determine the credit line to be issued to the applicant entity.

2. The computerized method of claim 1 wherein said processing step is performed using a respective processing mode depending on the type of financial data available.

3. The computerized method of claim 1 wherein said financial data is selected from the group consisting of Tangible Net Worth; Working Capital; Average High Credit, High Credit; and Internal High Credit.

4. The computerized method of claim 1 wherein the processing of said financial data to determine the base credit line is based on the following equation:

$$Base_Credit_Line = [(TNW)\alpha_1 + (WC)\alpha_2]K_1 + [(AVGHC)\alpha_3 + (HC)\alpha_4]K_2$$

wherein TNW=Tangible Net Worth; WC=Working Capital; AVGHC=Average High Credit; HC=High Credit; and K_1 , K_2 , α_1 - α_4 represent respective weighing factors.

5. The computerized method of claim 1 wherein the processing of said financial data to determine the base amount is based on the following equation:

$$Base_Credit_Line = (IHC)L_1 + [(AVGHC)\gamma_1 + (HC)\gamma_2]L_2,$$

wherein IHC = Internal High Credit; AVGHC=Average High Credit; HC=High Credit; and L_1 , L_2 , γ_1 and γ_2 represent respective weighing factors.

6. The computerized method of claim 1 wherein the processing of said financial data to determine the base amount for the credit line is based on the following equation:

$$Base_Credit_Line = [(TNW)\alpha_1 + (WC)\alpha_2]K_1 + [(AVGHC)\alpha_3 + (HC)\alpha_4]K_2$$

wherein TNW=Tangible Net Worth; WC=Working Capital; AVGHC=Average High Credit; HC=High Credit; and K_1 , K_2 , α_1 - α_4 represent respective weighing factors, and, in the absence of Tangible Net Worth or Working Capital data, said base amount for the credit line is based on the following equation:

$$Base_Credit_Line = \{(IHC)L_1 + [(AVGHC)\gamma_1 + (HC)\gamma_2]L_2\},$$

wherein IHC = Internal High Credit; AVGHC=Average High Credit; HC=High Credit; and L_1 , L_2 , γ_1 and γ_2 represent respective weighing factors.

7. The computerized method of claim 1 wherein the output from said tool comprises a linguistic output indicative of the level of credit risk for said applicant.

8. The computerized method of claim 6 further comprising mapping said linguistic output to a respective adjusting factor.

9. The computerized method of claim 7 wherein the credit line issued to the applicant comprises the product of the base credit line and the respective adjusting factor.

10. The computerized method of claim 1 wherein said financial data comprises historical data accumulated by said service provider.

11. The computerized method of claim 1 wherein said financial data comprises externally-derived financial data.

12. A computerized method for determining a credit line to be issued by a financial service provider to an applicant business entity, said method comprising:

collecting financial data for said applicant entity;

5 processing the collected financial data to determine a base amount for said credit line, wherein said processing is performed using a respective processing mode depending on the type of financial data available; and

adjusting said base credit line based on the output from an evidential reasoning tool to determine the credit line to be issued to the applicant entity.

10 13. The computerized method of claim 12 wherein said financial data is selected from the group consisting of Tangible Net Worth; Working Capital; Average High Credit, High Credit; and Internal High Credit.

14. The computerized method of claim 12 wherein the processing of said financial data to determine the base credit line is based on the following equation:

$$Base_Credit_Line = [(TNW)\alpha_1 + (WC)\alpha_2]K_1 + [(AVGHC)\alpha_3 + (HC)\alpha_4]K_2$$

15 wherein TNW=Tangible Net Worth; WC=Working Capital; AVGHC=Average High Credit; HC=High Credit; and K_1 , K_2 , α_1 - α_4 represent respective weighing factors.

15. The computerized method of claim 12 wherein the processing of said financial data to determine the base amount is based on the following equation:

$$Base_Credit_Line = (IHC)L_1 + [(AVGHC)\gamma_1 + (HC)\gamma_2]L_2,$$

20 wherein IHC = Internal High Credit; AVGHC=Average High Credit; HC=High Credit; and L_1 , L_2 , γ_1 and γ_2 represent respective weighing factors.

25 16. The computerized method of claim 12 wherein the output from said tool comprises a linguistic output indicative of the level of credit risk for said applicant.

17. The computerized method of claim 16 further comprising mapping said linguistic output to a respective adjusting factor.

18. The computerized method of claim 17 wherein the credit line issued to the applicant comprises the product of the base credit line and the respective
5 adjusting factor.

19. The computerized method of claim 12 wherein said financial data comprises historical data accumulated by said service provider.

20. The computerized method of claim 12 wherein said financial data comprises externally-derived financial data.

21. A computer-readable medium encoded with computer program code for determining a credit line to be issued by a financial service provider to an applicant business entity, the program code causing a computer to execute a method comprising:
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collecting financial data for said applicant entity;

processing the collected financial data to determine a base amount for said credit line, wherein said processing is performed using a respective processing mode depending on the type of financial data available; and
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adjusting said base credit line based on the output from an evidential reasoning tool to determine the credit line to be issued to the applicant entity.

22. The computer-readable medium of claim 21 wherein a first processing mode for determining said base amount for the credit line is based on the following equation:
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$$Base_Credit_Line = [(TNW)\alpha_1 + (WC)\alpha_2]K_1 + [(AVGHC)\alpha_3 + (HC)\alpha_4]K_2$$

wherein TNW=Tangible Net Worth; WC=Working Capital; AVGHC=Average High Credit; HC=High Credit; and K_1 , K_2 , α_1 - α_4 represent respective weighing factors, and,
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in the absence of Tangible Net Worth or Working Capital data, a second processing mode for determining said base amount for the credit line is based on the following equation:

$$Base_Credit_Line = \{(IHC)L_1 + [(AVGHC)\gamma_1 + (HC)\gamma_2]L_2\},$$

5 wherein IHC = Internal High Credit; AVGHC=Average High Credit; HC=High Credit; and L_1 , L_2 , γ_1 and γ_2 represent respective weighing factors.